I:Gallin E-4,5 (1957-1958) 1966
AD5 Taiwan Hokkien AD5

243 461 A group of ten laborers works in the field as a unit, usually taking turns at the different tasks. Four laborers will cut the rice while four [177] others collect it and thresh it in the rotary foot-pedal threshing ma- [409] chine. (This machine was introduced by the Japanese in the 1930's, [426] and is now found throughout the area.) The machine is sometimes [427] owned by the land operator but is often either borrowed or rented. While the eight laborers are cutting and threshing, another laborer binds up the threshed rice straw, leaving it in bundles across the field. Still another laborer separates the rice from the straw in the box of the machine and puts the threshed rice into baskets, which are later carried to the farmer's house for drying, winnowing, and storing. The [824] straw bundles are later collected and put in big stacks near the farmer's house. The straw is gradually used for fuel, compost, and animal bedding.

243 433 The harvested rice is then used to pay taxes and rent and for fer- [262] tilizer or for human and animal (fowl) consumption. The surplus may [231] be sold either to an itinerant broker or one in Lukang. The rice which [442] is eaten or sold to brokers is milled locally. One *chin* of land in the first [256] crop produces about 7,000 to 8,000 *chin* of *tsai lai* rice, or about 10,000 *chin* of *p'eng lai* rice. (One *chin* is equivalent to one and one-third pounds.)

434 243 [423] However, the landholdings in Hsin Hsing are small, and it is fairly common for more than 50 percent of the village farmers not to realize any cash for the crop. The greater part of the rice crop in general, even in areas with larger landholdings, is used by the farmer to feed his family and to pay various operating expenses. These operating expenses include, beyond labor costs, the payment of taxes, land payments either to the government—if the land was purchased under the Land Reform Acts—or rent to a private landlord, and payment for fertilizer. (The payment of these expenses in kind creates a problem which will be discussed in some detail later in this chapter.)

243 If the third crop is wheat, it is planted immediately after the second crop, anytime from late October to early or even mid-December. Wheat in Hsin Hsing is harvested from mid-February to mid-March, depending on when it was planted. It is harvested by hand, the plant [407] being pulled up root and all. It is threshed in the same machine used [442] for rice and then completely dried in the sun. Usually, a broker comes [435] to the village soon after the harvest to buy the farmers' wheat. Al- [433] though the price for a *chin* of wheat is higher than for a *chin* of rice, one *chia* of land can produce less than half the amount of wheat than it can of rice. (One *chia* of land produces about 3,000–4,000 *chin* of wheat.) In the past the crops have often been plagued by a wheat disease, and for this reason many farmers still do not like to grow wheat.

244 In the Hsin Hsing area sweet potatoes are the principal dry-land

1:Gallin E-4,5 (1957-1958) 1966
AD5 Taiwan Hokkien AD5

Large and expensive tools and work animals are also found in relatively small numbers. The oxcart, water buffalo, threshing machine, water wheel, and winnower are quite important to the farmer, but he rarely owns them. A villager may either rent a threshing machine from another villager or borrow it from a good friend or kinsman. However, a water buffalo for plowing or a buffalo and cart are more likely to be hired on a daily basis, its owner being hired to work the animal.

The villager who does not own a water buffalo or a threshing machine must adjust his own schedule in advance of the plowing or harvesting in order that it will not conflict with the schedules of people from whom he might borrow or rent the item. This can be troublesome if threat of a typhoon makes it imperative that he, like everyone else, harvest the rice crop immediately. Such an individual must take his chances and wait for the first available thresher. Luckily, such emergencies do not occur often. Even within the same village, farmers usually have slightly varied plowing or harvesting schedules.

TABLE 11

SURVEY OF TOOLS AND IMPLEMENTS OWNED BY 87 HSIN HSING VILLAGE FARM FAMILIES, AUGUST, 1958

Tools and implements	Good condition	Poor condition	Unusable
Water buffalo	17		
Oxcart	12		1
Foot thresher	10		
Hand thresher	2		1
Water wheel	10	4	4
Plow	28	2	5
Hand harrow	27		1
Foot harrow	10	1	
Hoe	87	1	
Sickle	136		1
Bamboo basket	144		2
Outside granary	15	4	2
Stone rice grinder	6		5
Hatchet	7		2
Leveler	7		
Pitchfork	17		
Insecticide sprayer	4		1
Winnower	8	1	
One-bar bicycle	39	2	2
Two-bar bicycle	22		
Sewing machine	25	1	2

Borrowing of small tools as well as many household items is both common and frequent in the village. When there is need for a tool, people prefer to borrow it from another villager with whom they have

1:Gallin E-4,5 (1957-1958) 1966
AD5 Taiwan Hokkien AD5

241 426 [612] [602] the closest relationship. Thus, a villager might have a relationship of frequent mutual borrowing with family members, neighbors, or friends. Sometimes a villager borrows a farm implement from a *ch'in ch'i* (a matrilateral or affinal relative), and in that case no money is paid nor a feeling of obligation incurred. But usually, unless a *ch'in ch'i* lives nearby, it is not likely that a large piece of equipment can be borrowed.

241 426 571 [602] However, the decision to borrow a tool from another depends upon how good the *kan-ch'ing*[2] is between the two people. This is true even for *ch'in tsu* relatives—such as patrilateral parallel cousins—whose *kan-ch'ing* may not necessarily be very good. If the *kan-ch'ing* between two people is not good and one lends the other a tool, then the borrower will feel an obligation toward the lender and worry about it and will later send a gift of something to the lender in order to cancel the obligation. Until this is done, the borrower feels uncomfortable. [427] Therefore, rather than become involved in an uncomfortable situation, a villager often prefers to pay the NT $20 rent for a threshing machine to someone with whom his *kan-ch'ing* is not necessarily good. The payment makes it a simple commercial transaction, and there is no obligation.

241 426 427 Many villagers do not like to borrow an implement which seems to be in bad condition, since if it breaks down the borrower will be expected to repair it. Therefore, to avoid possible trouble, many villagers prefer to rent the implement so that they have no such responsibility.

241 426 571 But no matter whom the villager approaches for the loan of a tool, it is quite unusual to get an outright refusal. If the owner of the implement does not wish to lend it at all, or at least not to that particular person—perhaps because he has a reputation for not returning things promptly—he will offer some excuse. But since the villagers generally know quite well who is likely to be willing to lend them things, they limit their requests accordingly, and embarrassing situations do not often arise.

242 427 Certain implements, such as insecticide sprayers, which few farmers own, can be rented at a nominal charge from the local Farmers' Association. The government and the Farmers' Association are fostering the use of insecticides and thus make sprayers available.

241 422 474 [571] Most really expensive farm implements are owned jointly by several villagers. The families which join together to buy a threshing machine, winnower, stone rice grinder, insecticide sprayer, or water wheel do so for various reasons. Entering into a joint-purchase arrangement, however, is dependent upon the existence of good *kan-ch'ing* between them. Some households which are related, such as brothers or even patrilateral parallel cousins, may have inherited a threshing machine

1:Gallin E-4,5 (1957-1958) 1966
AD5 Taiwan Hokkien AD5

However, since the organization, as the official agent in the rural area for the provincial Food Bureau, must perform a number of unpleasant tasks such as the collection of rice and loans, this leads to some distrust of the Farmers' Association by the farmer.

The Farmers' Association has three basic functions. The first, and perhaps the most important, of its functions is its extension services. Many of these are performed with the financial and advisory cooperation of the JCRR. The second function is moneylending, which is of two kinds: loans to farmers by the association itself and loans to farmers by the provincial Food Bureau under the management of the association. The third function is performing, for a fee, some of the work of the provincial Food Bureau. The association sells fertilizer to the farmer and collects (handles and/or stores) rice from the farmer to pay for it. It collects rice for the land tax, for the required rice sale to the government, and for the semiannual payments in kind on land purchased from the government under the Land Reform Program.

Extension Services

The extension services offered by local Farmers' Associations vary a great deal from district to district. Because of the extension services it offers, the association in Pu Yen Hsiang is known to be one of the very best on the island. These services include educational instruction, sponsoring of 4-H Clubs, provision of rental farm implements, providing cash subsidies and loans to members to encourage farm improvements and modernization, and sale to members of such items as seed, bean cake, and bicycles below the market price.

The forms of instruction sponsored by the Pu Yen Hsiang Farmers' Association have been varied and apparently successful. Regular sewing classes are held for the daughters of members, and since the classes are free, many village families wish to take advantage of the opportunity. However, the facilities are so limited that when classes are held, each village may send only a small quota based on the number of association members in the village. In Hsin Hsing large numbers of girls wish to attend the classes, and it is the responsibility of the formal village leaders—the mayor, the village representative, and the village Farmers' Association unit head—to select the students. However, usually the village leaders wish to avoid any possible conflict or criticism over their choices, and, although some girls may meet the qualifications set up by the association better than others, straws are drawn to determine which girls will attend. The method all too often sends less qualified girls to the classes, and these often drop out before the course is over. Several Hsin Hsing villagers have complained of the wastefulness of this method of choice, and claim that the village leaders are refusing to assume their full responsibility.

1:Gallin E-4,5 (1957-1958) 1966
AD5 Taiwan Hokkien AD5

to be only one, or possibly two, farmers with enough extra cash to take advantage of it. A cement drying area built with the help of this public money quickly becomes a semipublic area. The actual owner has first claim on its use, but if he is not using it, any other villager may do so without asking his permission. On the other hand, a drying area which is not cemented is definitely considered private property, and before a villager may use it he must gain the permission of the owner.

Moneylending (Rural Credit)

A major problem which still confronts the Taiwanese farmer, just as it did the mainland farmers under the Nationalists, is the difficulty in obtaining low-interest loans. The little progress made thus far in easing this problem in the Hsin Hsing area has been through the efforts of the local Farmers' Association. The association in Pu Yen has used its own available funds, together with the financial and organizational help of JCRR, to offer low-interest loans to small farmers. Other loans which have been made available by the provincial Food Bureau and the Land Bank have been of little help in easing the credit situation of the small farmer, since such loans require too much security or else are mainly for business purposes. The result is that most farmers still resort to high-interest private moneylenders or to moneylending clubs.

The Farmers' Association, under the Shih Fan Tai K'uan, "Model Money Lending" system, makes cash loans which are to be repaid in cash, to small farmers. The rules for the granting of these loans are made by each district Farmers' Association, but they must be approved by JCRR. The loans can be made only to regular members of the Farmers' Association, to help them purchase farm implements necessary to increase their production. The maximum loan made by the Pu Yen Farmers' Association in 1958 was NT $5,000. This was lent for a maximum period of two years, and payments on the loan were due every six months. The actual time permitted for repayment of the loan depends upon the amount of money borrowed. The interest rate charged by the Farmers' Association is 1.5 percent per month.

The only security demanded of the borrower is the guarantee of two other members of the Farmers' Association. A committee of the association decides if the borrower is a good risk by examining the amount of land he operates (owned and rented). According to the Extension Head of the Farmers' Association, the most important consideration is that the man can be trusted and also that he have good guarantors. Thus, if his reasons for wanting the loan are accepted, even a man who owns only a small piece of land may be able to borrow the maximum amount of money for the full two-year term. At the Pu Yen association

1:Gallin E-4,5 (1957-1958) 1966
AD5 Taiwan Hokkien AD5

probably more than one-half of these loans are made to tenant farmers and to people who are both landowners and tenants. However, the funds available for such loans are limited, and can therefore play only a small part in alleviating the rural credit situation.

In 1958 there were also two types of loan systems sponsored by the provincial Food Bureau and administered by the Pu Yen Farmers' Association. One system, called Sheng Ch'an Tai K'uan, "Money Lending for Production," makes available through loans small amounts of cash directly proportional to the amount of land the borrower operates (owns or rents). For each *chia* of land he operates a farmer can borrow NT $600. Farmers who operate small amounts of land, like the majority of Hsin Hsing farmers, therefore do not like to borrow money under this plan since the amounts are too small and involve too much red tape. An additional, and perhaps greater, disadvantage of this system is that the money borrowed, plus the interest, must be paid back in rice rather than in cash. The rice to be repaid is not calculated at the market price but at the rather lower official price. Consequently, the farmer must pay back much more rice than he could have bought with the money he borrowed plus the interest.

The other Food Bureau loan plan is to aid poor people who do not have enough rice to eat. These people may borrow brown husked rice (unpolished) at a low interest rate. This rice loan must then be repaid in new unhusked rice. According to an employee of the Farmers' Association, the brown husked rice loaned out by the Food Bureau under the administration of the Farmers' Association is rice stored in the association warehouses which the Food Bureau wishes to get rid of before it spoils. The only people who are eligible for such a loan are poor people who grow rice.

The government Land Bank also offers loans, but these are usually made to large landholders who want the money to engage in business, offering their land as security. Thus, in times of financial need most small farmers must still resort to private moneylenders who require little security but charge interest rates of about 3.6 percent per month. Such loans are frequently for short terms because the interest rate is so very high. The moneylenders are usually landlords or former landlords and businessmen who have cash on hand and engage in such business as an investment. However, there are also small farmers who happen to have some cash on hand and lend it for a short time at the same high interest rates. These men will also sometimes lend small sums of money for a short time without interest to someone with whom they are intimate—some *ch'in tsu* or *ch'in ch'i*, or even some very close friends who are not related to them in any way.

Another common means of borrowing money in the Hsin Hsing area, and in urban centers, is through a moneylending club. These

1:Gallin E-4,5 (1957-1958) 1966
AD5 Taiwan Hokkien AD5

These clubs, which are very popular in Hsin Hsing, are similar to the clubs formerly found in many parts of mainland China (Fei, 1939:267–274) and in Japan (Embree, 1939:138–147). Loan clubs, usually with ten to fifteen members, are organized by a man or woman who is considered reliable and trustworthy and who needs a large sum of money for some special purpose such as building a new house, buying some land, or paying for engagement gifts or dowry. The members, enlisted by the organizer, are usually his relatives, friends, or neighbors or sometimes even acquaintances of any of the others. The members are generally people who are interested in being of help to the organizer in his financial need, but there are others who participate only because they hope to make a profit.

The operation of such a moneylending club is quite complex. By means of such a system a person in financial need is often able to obtain an interest-free loan which is to be paid off over a fairly long time—usually more than a year—in equal monthly installments.[8] If the amount involved is very large, such a club may use rice instead of money for the initial loan and for all payments. Under this system, all the payments are made twice a year, that is, after each rice harvest, over a period of years. For the most part, only rice growers participate in this latter transaction.

Generally speaking, then, the problem of farm credit has not yet been solved in the Hsin Hsing village area. A very large proportion of small farmers in financial need must still borrow money under the traditional high-interest systems. The problems of poor credit facilities, along with other financial burdens of the land, seem to be a factor in the increase in the number of families which are forced to find ways of supplementing farm income.

Agent for the Provincial Government's Food Bureau

It is only through the increased use of fertilizer that it is possible for the Taiwanese farmer to cultivate the land so much more intensively than before. In the middle and late 1930's Japanese chemical fertilizer and bean cake imported from Manchuria was used in Taiwan. Then, as now, the fertilizer was distributed for the government by the local Farmers' Associations. Under the Japanese, however, the villagers report, the system of distribution and payment for the fertilizer was quite different. Then, the farmer could easily obtain as much fertilizer and bean cake as he needed and desired so long as it was available. The cost of the fertilizer could be paid in cash (as could the land tax) after the sale of the rice harvest to a merchant. Now, payment for the fertilizer is only made in rice, partly before and partly after the harvest. Today, the government, operating through the provincial government's Food Bureau, has a monopoly on the importa-

1:Gallin E-4,5 (1957-1958) 1966
AD5 Taiwan Hokkien AD5
Taiwan AD6
Formosa AD1

the land reform act, and used the money for additional investments.

Many former landlords have done poorly at business, and some have even failed because of their lack of experience and training. Others have maintained their economic investments in the villages. Several formerly large landholders in the two villages adjacent to Hsin Hsing continue their activities in their villages and the surrounding area very much as before. Although their landholdings were cut significantly by the land reform, they nevertheless retain their maximum three *chia* of land. Also, in some instances, a number of landlords prior to the 1953 act managed to retain control of more than the three *chia* limit by legally dividing their family and then transferring portions of their land to the names of other members of their family. By virtue of their positions many landlords, especially those who worked as minor officials or civil servants in the local administration or who were well acquainted with officials, became aware of the ins and outs of the proposed land reform laws and so knew exactly how to manipulate their landholdings legally in order to retain as much land as possible.

Even today landlords may, and do, buy land in excess of three *chia* and then hire laborers to till it for them. As long as they do not rent the land out they seem to be safe from legal action. A few landlords who manage to buy additional land are still doing so in the names of other members of their family and in such cases then actually rent the land out to tenants. But it appears that the fear of another Land Reform Program in the future, as well as the increased movement of the landlords' economic interests outside the rural area, serves to deter many landlords from attempting to reaccumulate landholdings, even by the devious but legal means.

Another frequent activity of landlords who have chosen to maintain their economic interests in the Hsin Hsing area is that of moneylending. The small farmer, having little to offer as security, still continues to resort to the local moneylender for cash or other loans. The local moneylender lends fairly large amounts for longer periods of time than any agency of the government or association but, of course, at extremely high interest rates.

The landlords will continue to engage in moneylending as long as the farmer has credit difficulty. If a good profit can be made from moneylending, it is evident that the wealthy landlords will not willingly transfer their economic interests into more productive economic activities.

Traditionally, the village landlord has played a major role in the leadership of his village and its immediate vicinity. During the Japanese period, such leadership roles were greatly reinforced by the Japanese, who preferred to handle village problems through the wealthy landlord class rather than by dealing directly with the "peas-

1:Gallin E-4,5 (1957-1958) 1966
AD5 Taiwan Hokkien AD5

42 Thus, by reason of their *tsu* or other patrilineal relationships and
474 their physical proximity, such groups within the village tend more easily to become cooperating units in many phases of their daily lives. In addition to the small amount of corporate land which one of the village *tsu* groups owns, some *tsu* (and, more frequently, patrilineal relatives who have recently divided into separate households) may continue to share certain expensive farm implements or may even buy them cooperatively. Such implements will usually be rented out to a nonrelated villager, but they will be lent out without charge to a *tsu* or other patrilineal relative as long as there is no bad feeling between the two related families. Therefore, a member of one of the two Shih families which is not affiliated with the other two Shih *tsu* and which lives in a separate part of the village—but which recognizes a shared mainland ancestor with one of the Shih *tsu*—receives the loan of the latter's threshing machine without charge. Although they do not recognize an actual *tsu* relationship with him, they do feel he is more than simply an ordinary *ch'in t'ang*, and thus they lend him things which others would normally pay to use.

618 Patrilineally related families are also more frequently willing to
426 lend each other small amounts of money without any interest charge, and it is very common to find such families, again especially those which have recently divided, cooperating in odd chores which demand more labor than any individual economic family may have available.
596 As mentioned in Chapter 3, they frequently exchange labor at harvest-
578 time—possibly without counting a day for a day. In one case, a joint
736 family which had a married son in the army divided itself economically, thus leaving the soldier son's wife and child on their own. This division was initiated by the wife, who did not get along with the family and thought she could manage better alone. After the division, however, she very soon found herself unable to manage, and it was necessary for her husband's father and brothers and *ch'in tsu* in the village to help her. The villagers were critical of her; they felt that before division, as one family, the others had to help her as a matter of course. But once the bond was broken, she had to seek their help and in so doing incurred an obligation to them and lost some face.

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618 Weddings bring forth the most obvious form of cooperation between
574 patrilineal relatives. There are great festivities on such occasions, and the family of the bride or groom entertains many people, especially *ch'in ch'i* and friends from outside the village, at a banquet. At such
585 times the family needs a great deal of extra help in serving the food to
612 the many guests and in acting as hosts. Patrilineal relatives play an important part on these occasions, since they do not need to be formally entertained as do *ch'in ch'i* and friends from outside the village with whom there is a more formal relationship.

1:Gallin E-4,5 (1957-1958) 1966
AD5 Taiwan Hokkien AD5

water may turn to one of his *ch'in ch'i* whose area has an earlier cycle. Since it is not unusual for a farmer to have an excess of seedlings after transplanting, he will usually give his *ch'in ch'i* the seedlings for the asking. If extra seedlings are not available through a *ch'in ch'i*, it then becomes necessary to purchase the seedlings, often at a high price.

If a villager should for some reason be unable to arrange for the necessary labor to harvest his crop, he knows that he may call upon some of his *ch'in ch'i* who are not at the time engaged in their own harvesting to come to his aid. Since a whole area must usually be harvested over a period of a single week, labor shortage is a frequent problem. The latter is especially serious if a typhoon threatens; then a crop may have to be harvested immediately. Under such conditions, one's *ch'in ch'i*, if available, come to help without expecting wages. The *ch'in ch'i* who gives his labor knows that at some future date he can expect to receive similar help. This is not only true in times of emergency; there is frequently an informal exchange of labor in house building or other economic functions. If at all possible, a *ch'in ch'i* always holds himself ready to extend such aid.

The availability of a *ch'in ch'i*'s aid also extends to money loans. When a villager is in financial need and wishes to organize a money-lending club he may ask several of his *ch'in ch'i* who live nearby to take part in the group of ten or more *tsu* relatives and fellow villagers who usually make up such a club. There are also cases in the area where villagers have gone into joint business ventures with *ch'in ch'i* much like those which Lin (1947) described in *The Golden Wing*, although on a far smaller scale.

As mentioned in Chapter 3, Hsin Hsing villagers' *ch'in ch'i* living in other villages are frequently helpful during harvest seasons as contacts in finding work for Hsin Hsing villagers on harvest labor teams in other places. Perhaps more important, they contact labor teams from other villages to come to harvest in Hsin Hsing. Still another type of help given by *ch'in ch'i* is to introduce Hsin Hsing village vegetable peddlers to customers in other villages.

Ch'in ch'i relationships are not only important economically but have social value as well. As will be seen later, social activity in Taiwan is intertwined with religious activity. The activity in the villages of Taiwan is marked by many *pai-pai*, which frequently involve large numbers of people and great quantities of food. When a large *pai-pai* is held in the village, every family participates. An occasion for a *pai-pai* in one village does not usually coincide with a *pai-pai* occasion in another, which makes a certain amount of visiting possible.

Usually, the most festive *pai-pai* is that for the village god. Since all the village families celebrate it at the same time, it is impossible to

1:Gallin E-4,5 (1957-1958) 1966
AD5 Taiwan Hokkien AD5

The night before the wedding day, starting at midnight, a *pai-pai* is held at the boy's home. A Taoist priest (*tao shih*) officiates at the ceremony, held in honor of T'ien Kung to thank him for guarding the boy so that he could reach marriageable age, and prayers are said for the future of the boy and his family. At the same time, many lesser gods are invited to the *pai-pai* to be worshipped, and statues of these gods (which may belong to other villagers) are brought to the ancestral-worship room of the boy's home. The village orchestra performs during most of this ceremonial to entertain T'ien Kung. Many expensive foods, including at least one whole dressed pig and goat, bottles of wine, and a good deal of paper money are offered in honor of the gods and their soldiers and horses. (A description of the Taoist pantheon is found in Chapter 8.)

The *tao shih* invites the gods to partake of the sacrifices and transmits to them the prayers of the family. In the course of the ritual the *tao shih* and the participating members of the family, including the groom and his father and brothers, simulate trips to heaven and to the underworld to communicate with the gods. A shaman, known as *t'ing t'ung* (his broader functions are also described in detail in Chapter 8), accompanies them on these "trips." He is possessed by a local, less powerful, and important god known as an ambassador god and thus acts as the intermediary between the family and the higher gods. "After all," queried a villager on this point, "can a common man go directly on his own to see and talk with an emperor?"

Much of the food offered at the *pai-pai* is sent the next day as gifts to the girl's family; during the next several days it is fed to the guests who attend the wedding festival as well as the many people, usually *ch'in tsu* or fellow villagers, who help in the preparations and entertainment of the guests at the girl's village. The cost to both sets of parents is very great, and the poorest families save for a long time or borrow money in order to have a proper wedding festival.

While the boy's family is holding the *pai-pai* on the night before the marriage, the girl's family is busy with preparations for the next day. When the marriage broker, accompanied by the carriers bearing more gifts, and the village orchestra arrive, they are fed in the girl's village. Then, they help the girl's family load the many carts with her dowry and the sweet cakes which accompany the bride when she goes to the groom's village in her sedan chair.

The vehicles which carry the gifts to the bride's family and take the dowry back to the groom's village are either rented wheeled carts drawn by men hired in Lukang or trays carried on poles by the groom's *ch'in tsu* and/or fellow villagers. Only a wealthy family can afford to use the many hand-carried trays, since all the carriers must be fed banquet food and those who carry heavy items are given *hung pao* (money wrapped in a red paper packet). Far fewer wheeled carts are

family's giving serious consideration to many socially acceptable alternatives.

The most obvious reason for this concern with social continuity and the reason which is most easily stated by the villagers themselves, is economic security. The village of Hsiachichou is not impoverished, but neither is it affluent. The line between the rich and the poor separates those who eat rice at a meal and those who must mix their rice with sweet potato. As the villagers themselves would put it, "Everyone here has something to eat, but no one can afford to eat out of the middle of the pan." With the exception of those families who have the advantages of neither land nor education, and who are as a result forced to earn a living as coolies or coal miners, the people of Hsiachichou are able to support themselves fairly comfortably. The majority of village houses are constructed of brick with sturdy tile roofs; many village families own a radio or phonograph; a number of families have their own water supply in the house and one has installed an electric pump; and all but the very poorest of village families own at least one bicycle, adequate if not comfortable furniture, and are able to meet their social obligations with appropriate gifts and invitations. What the average family in Hsiachichou does not have is the financial ability to accumulate savings. Their income is adequate to feed, clothe, and house themselves in a reasonably comfortable manner, but there is no surplus out of which a family can create a reserve. When faced with a major expenditure occasioned by a serious illness, a marriage, the funeral of a senior member, or the need to

511 build a new house, most families are forced to borrow money. As a local
426 wit said, "In times of crisis the clever have to depend upon the stupid and the stupid have to depend on Tien Kung." Only the wealthiest three or four families in the community are in a position to fall back upon their own resources in an emergency.

593 One of the effects of living in such an economy is that no matter
602 how hard a man may labor during his lifetime he will still be unable
888 to accumulate the means to support himself in his old age. The most the average villager can expect is to be able to save enough money to buy himself a respectable coffin. He must depend upon someone else to support him when he is no longer able to work, and the only people who can be trusted to do this are his own children. There are no government or philanthropic agencies to which a man can turn for aid in his old age, nor can he expect much of his kinsmen. If a man lived all of his life with his brothers, contributing to the support and education of their children, these children would be obliged to support him in his old age, but if the family was divided, as is almost always the case, he could not expect even his brother's children to come to his aid. The mutual support which characterizes kinship relations in Hsiachicou assumes reciprocity. One cannot expect help from relatives when the situation is such that they cannot expect a return within a reasonably short period of time. When we asked villagers if they would support an elderly relative whose sons had died, they typically replied that "a person ought to do that." When we asked if they thought that their own relatives would support them if their sons died,

3:Wolf F-5 (1959-1961) 1968 AD5 Taiwan Hokkien AD5
Peihotien

517 444 [883] includes some lively teen-agers, is where the older adolescents of the village gather. At the opposite end of the village in a shed that seems in imminent danger of blowing away is a candy store run by a woman with too many children to go out to work and too little money to stay home. The women who come to buy candy to quiet their crying children often sit down on the bench in front of the store to pass the time of day with Mrs. Lim, the proprietress.

444 [438] The main store and the one most easily identified as a store is located in the center of the village. The candy and cookie collection is more elaborate, and rice, cooking oil, fuel, spices, and a few other essentials can be obtained here at prices only slightly higher than in Tapu. For many years there was no store at all in Peihotien, but according to Ng Kok-hua, the proprietor, our landlord's older brother talked him into fitting out an unused storage wing of his house as a shop. Very little of Mr. Ng's present good fortune comes from the store, but he still keeps it 444 open and probably makes some profit from it. Unfortunately, the bane • 426 of a village storekeeper is trying to refuse credit to his neighbors and, 521 when this inevitably fails, trying to collect what he is owed. Occasionally Mr. Ng loses his temper and curses his debtors loudly and publicly. This rarely adds to his income but it does entertain the loungers resting on his benches. One day when Mr. Ng was trying to collect a bad debt from a neighbor who is also a distant relative, I jotted down the highlights of the discussion. Mr. Ng's wife who tends the store most of the time and takes the brunt of her husband's temper was also there. Mr. Ng was saying angrily to his wife, "You think that everyone is of good heart and just give things to them."

Mrs. Ng, looking anxiously at her husband's rising color, answered, "Well, they said they would give me the money after they sold the pig. How could I know that they wouldn't give it to me?"

Mr. Ng gave his wife a look of utter scorn and, turning his attention to the hapless debtor, a Mrs. Lim, he continued, "You all come here and get things and don't give me any money, but when I go buy all these things I have to give money. How can I go along like this? I have to go and borrow money so that I can buy things for the store!"

Some of the on-lookers exchanged skeptical glances over this statement. Mr. Ng did not seem to notice and warmed to his subject. "How can I borrow money and then lend it to other people? That's what it amounts to. And that is no way to do business."

3:Wolf F-5 (1959-1961) 1968 AD5 Taiwan Hokkien AD5
Peihotien

Mrs. Lim answered, soothingly, "Now, Ng, your temper is thin, but my son is not a bad person. It is just that we have no money. The money we got from the pig had to go to people we borrowed money from and we still owe them more money. My poor son is the only one earning money in our family and he has to feed us all. We have to borrow a little each month just to have enough to eat. He only makes NT$700* a month and you can't feed six people on that."

Several of the loungers began at this point to calculate just how much money would be needed to feed a family the size of Mrs. Lim's, and the consensus of opinion was that her son's income was indeed not up to the job. Mr. Ng did not join in these interesting calculations but continued to rub his head and make frustrated comments about the store, debtors, fate, etc. He finally growled at the group in general, "Oh, this store! This store! This store just can't give people food if they don't give it money!"

Mrs. Lim smiled at him sympathetically, and said, "Well, if you had a store in the city, you could do things that way, but not in the country. In the country you have to let people have things whether they have money or not. I know it is hard on you, but you just have to do it that way."

Several members of the group agreed with Mrs. Lim and informed Mr. Ng of it. Mr. Ng began to get red in the face again and spoke very loudly to Mrs. Lim. "You calculate how much interest it would cost you if you borrowed two thousand dollars a year. You just see how much interest that would be every month. Now, I don't charge you a single bit of interest, do I? Do I?"

Mrs. Lim looked genuinely horrified at the thought and readily agreed that he did not charge interest. Mr. Ng continued, "So now all I want is my money. You just give me the money and not the interest—just the money so that I can go buy more things for my store. When you go home, you tell that son of yours to bring me my money and I will be happy. I don't care if you never buy anything from me again, but I want my money. I won't say anything about that stupid nephew of yours who has three people in the family that are working and still comes and buys on credit and never pays me back."

* At this time the exchange rate for New Taiwan dollars (NT$) was about forty to one United States dollar. For a village family of two adults and two children approximately NT$800 would provide an average living, with very few luxuries.

3:Wolf F-5 (1959-1961) 1968 AD5 Taiwan Hokkien AD5
Peihotien

444 This seemed to lead Mr. Ng to think of all the others who had
426 debts with him and he listed them and their debts and their incomes
521 and their ancestors, all in an unsavory light. He ended with a dramatic wail, "Everyone wants to eat me—who am I supposed to eat?" and disappeared into the back of the store. Before the crowd had a chance to move off though, he called out to his wife in a fine stage voice, "Old woman! From now on don't you give anything to anybody without seeing their money."

444 The women sitting on the benches chatted for a while longer and
426 even though some of them were on Mr. Ng's list, they were generally
602 sympathetic to the plight of the country storekeeper. One woman
571 summed it up nicely: "It really is hard to run a country store if you
369 don't have a lot of money because all of your neighbors that you have known for generations and all of your relatives come and want things when they don't have any money, and so you just have to give them the things. Sometimes you know that if you give things to this person, he will never give you the money, and so you tell him this, and then he gets mad and says that you don't respect him and goes all around to people saying you have insulted his family. If you don't give things to people, they get mad at you, but if you do, you can't make any money. It really is hard to run a store in the country."

3: Wolf F-5 (1959-1961) 1968 AD5 Taiwan Hokkien AD5
Peihotien

typical of her generation; once or twice a year she has a permanent wave; she does not wear lipstick or resort to any of the other subterfuges of aging pretty women; she has put on a little weight; she would never be noticed in a crowd. Lim So-lan looks and acts the part of a respectable, middle-aged, village housewife. Even the most malicious gossip in the village can only say of her, "She is a good person. Quiet. Hardworking."

Lim Hue-lieng did not leave his second wife in a very comfortable position. She told me with no bitterness, "We didn't try to save money. We ate very well right up to the day he died." He left her the house, but he also left her with some debts that were either unknown to his father's family or ignored by them. Many women in her position would have refused the bills and sent the creditors to her husband's family, but Lim So-lan chose to settle her own affairs. I heard the following conversation between Lim So-lan's aged mother and a relative from a nearby village.

Relative: "Your So-lan is always busy. She is really a worker."

So-lan's mother: "How can she be anything else? If she didn't work hard, how could she pay off the debts her husband left her? She is always asking people if they need help in the fields. She will do any kind of work."

Relative: "Has she paid that money off yet?"

So-lan's mother: "To the outside people, yes, but she still owes NT$3500 to our family. The thing that really worries her is that daughter of hers, Gioq-ki. Gioq-ki gambles too much and that really makes her mother mad. She usually is the one who has to pay the money that Gioq-ki loses. My So-lan is trying to save some money for herself now. A-hua gives her all the money she makes in the factory, but even though Gioq-ki's children are always begging for pocket money from So-lan, Gioq-ki never gives her any household money. The money the children get for candy is all their grandmother's.

"The only money So-lan owes now is to our family and she doesn't have to pay it back if she doesn't want to. It doesn't matter. She can pay it back if she wants to, but she doesn't have to."

One of Lim So-lan's close friends elaborated on the family's finances: "A-hua gives all of the money she earns in her uncle's factory to So-lan. So-lan works at odd jobs too, and the money they make pays for coal, electricity, soap, and things like that. Gioq-ki's husband pays for the family's food. Gioq-ki owes a lot of money

3:Wolf F-5 (1959-1961) 1968 AD5 Taiwan Hokkien AD5
Peihotien

Gioq-ki owes a lot of money

because of her gambling, so So-lan has had to start a loan society to pay it off. There are twenty-six members in the group and they each put in NT$100 so she must owe a lot. [Lim So-lan must have needed NT$2600 or she would not have organized such a large group.] Gioq-ki's husband won't give her any money because she gambles so much. They buy their food on credit at Ng's store and then the husband pays up the account at the end of each month."

It was only toward the end of our stay in the village that Lim So-lan decided to take up her husband's last occupation. "After my husband died," she told us, "his friends told me that I ought to continue having people in to gamble, but I was too unhappy then to do it. Besides, without a man in the house this is hard for a woman to do. Then a couple of months ago Song Sin-bin and his friends asked if they could play cards here and I let them. When they play mah-jong, each player gives me a dollar. I make about NT$10 a day. I am supposed to provide the tiles, but since I don't have any, Song Sin-bin brings his. I have asked him to sell them to me. I told him I was embarrassed to take their money when I couldn't even provide the tiles. He said he paid NT$200 for them, but he would sell them to me for NT$180, so I think that I will buy them. When they play mah-jong, I don't make much money, but it isn't much trouble, either. When they play cards, I make much more money—a pack of cards cost NT$ .50, but the owner sells them for NT$5, and they can only be used eight times—but it is a lot more trouble because you have to provide things to eat, too."

A-hua, So-lan's adopted daughter, is in her late teens now. Her contribution to the family income is not very large. In fact, the only way a young girl can make a significant financial contribution is to become a prostitute, and Lim So-lan's family is not poor enough to require that kind of sacrifice. A-hua could earn more than she does if she worked in one of the factories in Tapu or Lungyen, but her mother will not allow this. "A-hua," she said, "earns NT$15 a day in Lim Chieng-cua's factory. That isn't too bad. If she went out of the village to work, she would have to have better clothes and take her lunch. All considered, she probably wouldn't make too much more. That is part of the reason I won't let her go outside to work.

"A few days ago when the factory was low on work, she and some of the others went out and found jobs in Tapu, but I won't let her take it. Her pay is higher than the other girls who work for Lim

3:Wolf F-5 (1959-1961) 1968 AD5 Taiwan Hokkien AD5
Peihotien

husband is considerably older than she, which is not particularly unusual, and he seems blessed with no more sense or responsibility than his wife. He has worked in the gardens of American military and embassy families on occasion, but now that the early days of gross overpayment are finished, he is resentful of the wages he is paid (usually about twice what any Chinese would consider paying). He never has a steady job and makes little effort in that direction, but when he does find something that pays well, the family lives high. I overheard the following conversation between Lim Chui-ieng and Tan A-hong about their mutual relative when they found out that Mui-mue's husband had found a profitable job.

A-hong: "He has already made over NT$3,000 and now they have set him to planting trees at the flour mill in Tapu. He is getting paid ten dollars a tree! But, neither of them think of paying back the money they owe. They just buy new clothes, and more food than a family twice their size could eat, and Mui-mue gambles every day."

Lim Chui-ieng: "I never could do the way she does. She only thinks about borrowing the money and never about the next time she may need to borrow. Every time you ask them to pay you back, they say they will pay you as soon as they get some money. It's only her mouth that says this though, it never gets into her head."

A-hong: "That's right. We always worry when we owe people money, but those two! The husband and wife are just the same! A-bok has seen him come home several times with a big basket of peaches. I would never dare buy peaches."

Lim Chui-ieng: "My children don't even know what a peach tastes like."

A-hong: "Mui-mue doesn't understand anything at all about *cue lang* [obligations to people]. Like that time when her son was so sick and they didn't have enough money to take the child to a doctor. My daughter gave her some rings to pawn, but instead she took them around to different people and borrowed money from them all. When Chun-ieng found out about it, she had to go around and pay all the people. Mui-mue never did pay Chun-ieng the money. If she understood about *cue lang*, she would always be grateful to my Chun-ieng because her child would be dead now if it weren't for her. Instead, she doesn't even pay her back the money."

The two women continued discussing Iu Mui-mue's various strategies for obtaining money, Lim Chui-ieng admitting that even she had

3:Wolf F-5 (1959-1961) 1968 AD5 Taiwan Hokkien AD5
Peihotien

made the mistake once of borrowing money for her which she finally had to repay herself. Tan A-hong who lives next door to Mui-mue said that someone or other comes nearly every day to try to get money owed to them. The two women then tried to calculate the debts known to them and came up with a figure close to NT$10,000, not including their current bill at Ng's store. Tan A-hong's righteous indignation at Mui-mue's debts and daily gambling may strike the reader as hypocritical, but in a village economy Mui-mue's peccadilloes are less forgivable than A-hong's. The latter pays her debts, albeit with her daughter's money, but Mui-mue borrows from non-relatives as from relatives with no serious plan for repayment. The long suffering wife of the village storekeeper told me one day, "That Iu Mui-mue! Her body is stuffed with borrowed money! She has charged over NT$800 worth of rice from me alone. You don't even have to talk about all the other food. She borrowed over NT$400 from my father-in-law a long time ago. Every time I ask her to pay some of her bill, she says she doesn't have any money, but then she is always off somewhere gambling. She never stops to think 'I owe lots of people money. I should stop gambling.'"

Iu Mui-mue and her husband are both gamblers but on a modest scale. They have neither enough money nor wits to spend the long hours at the tables with the real addicts. Mui-mue provides the serious gamblers with great amusement because of her children. The girl is old enough now to run herd on the two smaller boys, but when their mother is gambling, all three frequently gang up on the poor woman and create terrible scenes until she bribes them outdoors with money for candy and cookies. Since she usually enters the games with small capital, the children cut her playing time to a minimum. Her own voracious appetite consumes what little she may win.

I have often wondered what it was that attracted Mui-mue's husband and what it is that keeps him with her. Physically, she couldn't have been very appealing when they met, and she certainly hasn't improved since. She is fat, not in the sleek, shining manner of a prosperous Chinese matron, but with the lumpy, coarseness of a slattern in any culture. Her abilities as a housewife are minimal and her meals haphazard. Although her eldest child is a pleasant, patient girl and is perhaps a bit more intelligent than the rest of the family, she is growing sneaky and spiteful with the burden of the two little boys constantly on her hands. The boys are literally borderline cases. The

207 1,402,000 in 1967 (1969:782) and television sets, from
511 16,000 in 1963 to 164,000 in 1967 (1969:784). Figures for Sanlei indicate the village has shared this growth pattern. The number of radios increased from less than a dozen in 1953 to 41 in 1966. Two out of every three households now have a radio and since radios are played loudly, the village is rarely silent during the day or evening. Two television sets were installed in 1965. The one at the village store faces the street so that a group of villagers can watch the programs.

40 Other items may also indicate both the level of
412 prosperity and the kind of economic activities. Among the
493 409 people (66 households) there are 5 motorcycles, 69
511 bicycles, 30 sewing machines, 55 clocks, 37 electric fans, and 15 electric rice steamers. Farming equipment includes 9 threshing machines, 18 plows, 7 winnowers, 39 insecticide sprayers, 8 hand harrows, 7 foot harrows, and 161 hoes. Since almost everyone is a part-time farmer, there are only about five households in the village without a hoe although a hoe is the only piece of farm equipment
• 426 owned in several households. Borrowing tools from relatives, friends, and sworn brothers is a regular custom.

511 Every household appears overcrowded with furniture,
352 tables, benches, chairs, cabinets, etc. Beds usually con-
513 sist of a straw mat or a tatami (hard thin straw mattress) on a wooden platform. Some beds are quite large; occasionally, a single bed may exceed 8' by 10'.

592 [596] to have a male manager. This is probably related to the uncertainty and irregularity of income and the planning needed for the investments in seed, fertilizer, and insecticide before returns are achieved.

592 591 Although not displayed in Table 4, there is no relationship between the sex of the manager and a residence pattern of matrilocal as opposed to patrilocal.[6] I felt that matrilocal households would probably have a higher incidence of female managers than patrilocal households but this was not supported (see Chapter V).

592 All money earned by household members is considered to belong to the family pool which is managed for the overall good of the household. The male head, whether or not he is the manager of the pool, is expected to have a regular personal allowance and any unmarried son or daughter who has a job and is contributing to the pool should also have a regular allowance and money should be set aside for their weddings (bride price or dowry as the case may be). Only women and children who do not work have no regular allowance.

592 593 [824] [412] [29] There is one regular exception: married women make brooms and straw hats in their spare time and the money they earn for these activities does not go into the family pool nor is anyone in the family supposed to question what the woman does with this personal money. She may spend it for family treats like flavored shaved

[262] [426] [454] [888]

ice, she may spend it on herself by buying a luxury item like a piece of jewelry, or she may just put it aside for security in her old age and also invest it in money lending clubs (see Chapter VI) or the post office. Several women have accumulated quite large sums of personal money.

Although some village men have evening part-time activities that produce income, the money earned thereby is expected to go into the regular family pool. Thus, although men can more easily tap the family pool for their own wishes, only women have a source of money and retain savings which is exclusive.

Household Budgets

The following section contains a discussion of the yearly income and expenditures of the Liao Mou-tu family which was previously introduced as one of the wealthiest in the village. Members include Liao Mou-tu, his three sons, their respective wives, and the four children of each son for a total of 19 people (see Figure 5). The figures in Table 5 are rounded for convenience and include a profit and loss statement and statement of net worth. Currently, the family has no meaningful debts.

The family netted about $6,500.00 for the year as indicated in Table 5. Since there were four adult males, the money they expended hiring farm laborers about equaled the money they earned by hiring out. The three wives in

[TEXT CONTINUED ON PAGE 171]

The major exception involves girls who are hired by factories, particularly clothing factories. There is one small factory close enough to commute by bicycle daily and two factories which pick up the girls on a truck in the morning and return them each night. Although it is expected that each girl will turn over her money to the family, she is economically independent and usually has pocket money of her own. On Sunday, a non-work day, these girls travel in a group to the park, the theater, etc. Girls who work in the same place play together. Since there are three factories, there are three such groups, each related to a factory and cutting across village lines although seldom do groups include anyone living outside Talei Li.

I Ching (Voluntary Policemen)

The modern I Ching organization (voluntary policemen) was started for men in good health between the ages of 30 and 45 two to three years after the Restoration by the regular police organization. Men are available anytime for service but tend to be most active for the fifty days immediately preceding the lunar New Year. An old Chinese custom requires that all debts should be paid by New Year's day and the pressure to liquidate debts leads to an increase in the frequency of robbery although robbery is a fairly common crime on Taiwan in general. During the period of fifty days before New Year, the I Ching mount a night patrol in Talei Li.

Each member is furnished a rain coat, flash light,